

From: Jonathan Freed <nospamforme@yahoo.com> on 06/12/2008 04:50:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please implement real change. Do the following and more to ensure consumer safety.

- * Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- * Stop them from applying your monthly payment to low-interest debt first.

- * Give you time between the bill and the due date so you can always pay on time.
- * Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Jonathan Freed
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